

## REMARKS

Certain claims have been amended to even further improve the clarity. In addition, claims 12-14 are newly added.

Claims 1-11 are rejected under 35 USC 102(e) as being anticipated by Bishop et al. (US 2005/0187883 A1). The rejection is respectfully disagreed with, and is traversed below.

It is first noted that Bishop et al. was filed on May 11, 2005, after the priority date of this patent application (October 3, 2002). However, Bishop et al. is a CIP of US Patent Application 09/652,899, filed on August 31, 2000, and it was verified that this earlier filed application includes disclosure corresponding at least to paragraphs [0066] and [0087] that were specifically cited by the Examiner.

Paragraph [0066] of Bishop et al. states the following:

While prior art systems may simply provide a customizable portal (e.g., MyAmericanExpress.com) that allows a user to visit the page and then traverse links from that page, an exemplary embodiment of the present invention suitably provides a window with controls that will stay on the users' desktop as they navigate throughout the Web. Additionally, the client toolbar provides a means of automating actions for the user, where these actions take place on third party e-commerce sites. Moreover, prior art systems may utilize a separate browser window to render the wallet controls, but the present invention utilizes a standard browser window which has been divided to provide an area for the wallet to occupy. For example, In an exemplary embodiment, **a digital wallet icon is available to the user as a system tray icon (not shown). Upon invocation of the digital wallet icon, the digital wallet toolbar 502 is displayed as shown in FIG. 5.** The digital wallet toolbar is unobtrusive while including controls which allow the user to utilize the digital wallet. In an exemplary embodiment, the toolbar 502 is associated with the browser window 500.

Paragraph [0087] of Bishop et al. states the following:

If the present URL corresponds to a supported URL, the activator application

responds appropriately. For example, if the present URL is a supported checkout page (yes in step 908), the activator application executes a checkout process (step 910). **The checkout process may include notifying the user that the checkout page is supported through a pop-up message, or by displaying a particular icon in the system tray or in the floating window. If the wallet client application 214 is not already open, the activator application may present a dialog box or other prompt to the user indicating that the page is supported by the wallet application 214. The prompt may also provide a button or other mechanism by which the user may open the wallet application 214.**

According to the disclosure of Bishop et al., some particular icon can be displayed to the user to indicate that the checkout page is supported, and then some prompt, that can provide a button, can be displayed to enable the user to open the wallet application. This is clearly a different type of operation that is disclosed in the instant patent application, wherein a wallet icon is displayed to indicate that a displayed page supports the standard supported by the wallet program, where the displayed wallet icon can then be used to start the wallet program (e.g., see paragraph [0010] of the corresponding published patent application US 2004/0122742 A1). This type of operation is clearly not anticipated by Bishop et al., nor is it rendered obvious due at least to the use of separate indicators (i.e., some "particular icon" or "other prompt" for notifying the user that the checkout page is supported by the wallet application, where the prompt "may also provide a button or other mechanism by which the user may open the wallet application".

In order to even further emphasize this aspect of the present invention, claim 1 has been amended to further clarify the claimed subject matter and to recite:

A method comprising:  
examining whether an Internet page opened on a display screen of a terminal supports a standard according to a wallet program of the terminal,  
**displaying a wallet icon** on the display screen of the terminal if the Internet page opened does support the standard of the wallet program **for indicating to a user that the user can use the wallet program, and starting the wallet program from said displayed wallet icon.** (emphasis added)

Claim 1 should be found to be allowable over Bishop et al.

Claim 4 has also been clarified by amendment and is drawn to a terminal that includes:

a display screen;

an Internet browser program;

wallet program for storing information in electronic form on the terminal and for transferring information from the terminal to an Internet page opened on the display screen of the terminal,

wherein the terminal further includes an application for determining a standard supported by the Internet page opened on the display screen of the terminal and, responsive to the standard being a standard supported by the wallet program, **indicating to a user that the user can use the wallet program by displaying a wallet icon on the display screen of the terminal and further enabling the user to open the wallet program by pressing the displayed wallet icon.** (emphasis added)

Claim 4 should also be found to be allowable over Bishop et al.

Claim 8 has also been clarified by amendment to recite that an application includes:

means for determining a wallet program standard supported by the Internet page opened on the display screen of the terminal, and  
means, responsive to the wallet program standard being a standard supported by the wallet program, for **indicating to a user that the user can use the wallet program by displaying a wallet icon on the display screen of the terminal and further for enabling the user to open the wallet program by pressing the displayed wallet icon.** (emphasis added)

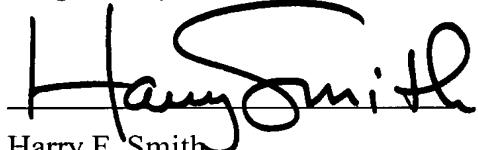
Claim 8 should also be found to be allowable over Bishop et al.

In that claims 1, 4 and 8 are clearly allowable over Bishop et al., then all claims that depend therefrom are also allowable for at least this one reason alone. Further, and by example only, it is not seen where paragraph [0064] of Bishop et al. specifically discloses the subject matter of claim 10.

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The Examiner is respectfully requested to reconsider and remove the expressed rejection, and to allow all of the pending claims 1-14 as now presented for examination. An early notification of the allowability of claims 1-14 is earnestly solicited.

Respectfully submitted:



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